

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF SOUTH CAROLINA**

IN RE:

Joey Ray Preston,

Debtor(s)

Case Number 19-05887-hb  
Chapter 7

**STATEMENT OF CHANGE**

In accordance with Bankruptcy Rule 1003 and Local Rule 1009-1, the undersigned hereby amends the following bankruptcy schedules:

**1. Schedule C – Property You Claim As Exempt**

Deleted wildcard exemption on South State Bank #3811.

Increased amount of wildcard exemption on Regions Bank #6283.

Claimed remainder wild card exemption on Regions Bank #8407 .

**2. Statement of Financial Affairs**

Added Charitable contributions to #14

Reference is made to the amended Schedules and/or Statements attached hereto, which have been signed under penalty of perjury by the debtor herein.

Date: December 10, 2019

/s/ Joey Ray Preston

Joey Ray Preston,  
Debtor

/s/ Randy A. Skinner

Randy A. Skinner

Skinner Law Firm, LLC

300 North Main Street, Suite 201

Greenville, SC 29601

(864) 232-2007 [Telephone]

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District Court I.D.: 5412

E-mail: [main@skinnerlawfirm.com](mailto:main@skinnerlawfirm.com)

## Fill in this information to identify your case:

Debtor 1	<b>Joey Ray Preston</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number (if known)	19-05887		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
2835 Old Williamston Road Anderson, SC 29621 Anderson County Line from <i>Schedule A/B</i> : 1.1	\$416,143.00	<input checked="" type="checkbox"/> \$54,875.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(1)(a)
2019 Chevrolet Silverado 1500 Crew Cab 3,246 miles VIN: 9482 Line from <i>Schedule A/B</i> : 3.1	\$27,443.00	<input checked="" type="checkbox"/> \$6,100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(2)
stove, refrigerator, microwave, deep freezer, washer, dryer, sofa, (2) chairs, coffee table, buffet table, (3) beds, wardrobe, dressers (3), night stands (6), kitchen table w/ chairs, china cabinet, buffet table, kitchenware items. Line from <i>Schedule A/B</i> : 6.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
(3) TVs, (3) cell phones, (2) blu rays. Line from <i>Schedule A/B</i> : 7.1	\$450.00	<input checked="" type="checkbox"/> \$450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)

Debtor 1 **Joey Ray Preston**Case number (if known) **19-05887**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
9mm (brand unknown) - \$500.00; Tri-star viper 20 gauge shotgun - \$500.00 Line from Schedule A/B: 10.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(15)
Misc. clothing items. Line from Schedule A/B: 11.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
Men's wedding band - \$200.00, (2) watches - \$50.00 each Line from Schedule A/B: 12.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(4)
(2) dogs, (1) cat Line from Schedule A/B: 13.1	<u>\$75.00</u>	<input checked="" type="checkbox"/> <u>\$75.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
Checking: South State Bank. Account #: 3811. Line from Schedule A/B: 17.1	<u>\$4,444.61</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(11)(e)
Checking: Regions Bank. Account #: 6283. Line from Schedule A/B: 17.3	<u>\$4,979.76</u>	<input checked="" type="checkbox"/> <u>\$4,979.76</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7) wildcard - from unused portion of homestead exemption.
Checking: Regions Bank. Account #: 8407. College account for son. Line from Schedule A/B: 17.4	<u>\$2,586.90</u>	<input checked="" type="checkbox"/> <u>\$1,120.24</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7) wildcard - from unused portion of homestead exemption.
Retirement: South Carolina PEBA Retirement. \$7,979.76 received monthly. Schedule I Line 8(g). Date of retirement: 01/03/2009. Line from Schedule A/B: 21.1	<u>\$7,979.76</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 9-1-1680
Whole Life Insurance: Met Life. Policy #: 904138625A. Date acquired: 01/19/1990. Face Value: \$50,000.00. Cash value: \$0.00. Monthly premium: \$69.50. Beneficiary: Joey Preston Family Trust Line from Schedule A/B: 31.1	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(8)
Term Life Insurance: AAA. Policy #: 4031790191. Date acquired: 08/03/2016. Face Value: \$100,000.00. Cash value: \$0.00. Beneficiary: Laurie Preston, wife Line from Schedule A/B: 31.2	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(8)

Debtor 1 **Joey Ray Preston**Case number (if known) **19-05887**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Term Life Insurance: AAA. Policy #: 4031790191. Date acquired: 08/03/2016. Face Value: \$100,000.00. Cash value: \$0.00. Beneficiary: Laurie Preston, wife Line from Schedule A/B: 31.2	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 38-63-40(A)
Term Life Insurance: Minnesota Life. Policy #: 2473W22W. Date acquired: 02/01/2010. Face Value: \$1,000,000.00. Cash value: \$0.00. Beneficiary: Joey R. Preston Family Trust Line from Schedule A/B: 31.3	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(8)
Term Life Insurance: Global Life. Date acquired: 09/17/2018. Face Value: \$20,000.00. Cash value: \$0.00. Beneficiary: Laurie Preston, wife Line from Schedule A/B: 31.4	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(8)
Term Life Insurance: Global Life. Date acquired: 09/17/2018. Face Value: \$20,000.00. Cash value: \$0.00. Beneficiary: Laurie Preston, wife Line from Schedule A/B: 31.4	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 38-63-40(A)
Group Term: Met Life - SC Retirement. Policy #: 0007603454. Date acquired: 01/01/2010. Beneficiary: Barbara B. Hewitt, ex-wife 20%, Joey Preston Family Trust 80% Line from Schedule A/B: 31.5	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(8)
Cancer Policy/ LTD: Mutual of Omaha. Policy #: 256879. Face Value: \$38,000.00. No cash surrender value. Line from Schedule A/B: 31.6	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(11)(c)
Accidental Policy: AAA/Hartford. Policy #: 9501190891. Line from Schedule A/B: 31.7	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(8)
Accidental Policy: AAA/Hartford. Policy #: 9501190891. Line from Schedule A/B: 31.7	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 38-63-40(A)

## 3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1 **Joey Ray Preston**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA  
Case number **19-05887**  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Joey Ray Preston  
**Joey Ray Preston**  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date **December 10, 2019**

Date \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Joey Ray Preston  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number 19-05887  
(if known)

☒ Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$40,218.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$70,382.90	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

Debtor 1 **Joey Ray Preston**Case number (if known) **19-05887**

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2018 )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$27,465.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2017 )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$37,765.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Retirement Income	<b>\$87,777.36</b>		
For last calendar year: (January 1 to December 31, 2018 )	Retirement Income	<b>\$77,329.00</b>		
For the calendar year before that: (January 1 to December 31, 2017 )	Retirement Income	<b>\$73,979.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.  
☒ Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  
 During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Debtor 1 Joey Ray PrestonCase number (if known) 19-05887

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Mr. Cooper 8950 Ctpress Waters Blvd. Coppell, TX 75019	9/2019 - 11/2019	\$6,561.36	\$287,925.25	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Anderson County vs. Joey Preston and The SC Retirement System 2017- 001898	debt collection	Supreme Court of SC	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded  Hearing 12/13/2019 stayed by bankruptcy
Atlantic Bullion and Coin Inc. & Ronnie Gene Wilson vs. Joey Preston 2016CP0401763	Civil action	District Court of South Carolina Anderson County	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment
Joey Preston vs. SC Budget and Control Board, and Anderson County 2014CP4000630R	Breach of Contract	Richland County Court of Common Pleas PO Box 2766 Columbia, SC 29202	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded



Debtor 1 Joey Ray PrestonCase number (if known) 19-05887

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Explain what happened			

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No  
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code) Bamberg County Historical Society C/O Nancy Foster Mayor of Bamberg 3127 Main Highway Bamberg, SC 29003		2/23/18; 6/4/19; 9/30/19; 10/22/19	\$360.82
The Salvation Army PO Box 43 Anderson, SC 29622	donation	10/2018 - 9/2019	\$500.00
Cheese and Cracker Box 393 McGee Street PO Box 303 Bamberg, SC 29003		1/28/2019; 9/04/2019	\$100.00
Greenville Humane Society 305 Airport Road Greenville, SC 29607		4/8/19; 11/2018; 11/23/18; 12/3/2018	\$657.13
Smith-Field Preston Foundation 1000 Smithfield Plantation Road Blacksburg, VA 24060		3/27/19; 8/12/19	\$188.14

Debtor 1 **Joey Ray Preston**Case number (if known) **19-05887**

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Midway Presbyterian Church 3238 Midway Road Anderson, SC 29621	tithing	10/2019 -4/2019	\$500.00
Foothills Community Foundation 907 N. Main Street Suite 201 Anderson, SC 29621		6/18/2019	\$200.00
Bamberg-Ehrhart High School Cheerleaders 267 Red Raider Drive Bamberg, SC 29003		6/28/2019	\$25.00
Amazing Grace Fellowship 229 Perl Street Pickens, SC 29671		9/3/19; 9/4/18	\$100.12
King First Baptist Church PO Box 481 King, NC 27021		10/22/19; 10/22/18	\$100.00
Clemson University Foundation PO Box 1889 Clemson, SC 29633		5/15/19	\$72.80
UNC Charlotte Athletic Foundation 9201 University City Blvds Charlotte, NC 28223		7/21/19	\$160.00
Fort Hill Presbyterian Church 101 Edgewood Avenue Clemson, SC 29633		1/22/18; 4/02/2018	\$55.00
Southwood Elementary Orchestra/PTO 1110 Southwood Street Anderson, SC 29624		1/22/18; 2/13/18	\$215.00
Denmark Tech Foundation 1126 Soloman Blatt Blvd Denmark, SC 29042		2/13/18	\$140.00
Bamberg-Hampton Denmark Tech Alumni Foun 1126 Soloman Blatt Blvd Denmark, SC 29042		3/21/18	\$100.00
AARP Foundation 2400 Washinton Avenue Suite 231 Alcolu, SC 29001		11/16/18	\$52.00
First Christian Church 625 Meadowbrook Drive King, NC 27021	tithing	1/2018 - 12/2018	\$255.00

Debtor 1 **Joey Ray Preston**Case number (if known) **19-05887**

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Halifax County, VA Historical Society PO Box 601 South Boston, VA 24592		10/22/18	\$25.00
Lifeway Christian PO Box 21148 Winston Salem, NC 27120		11/30/2018	\$103.43

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  
 Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Skinner Law Firm, LLC 300 North Main Street, Suite 201 Greenville, SC 29601 main@skinnerlawfirm.com	Attorney Fees - 10,000.00 Filing Fee - \$335.00	9/17/2019 - \$5,000.00 10/10/2019 - \$1,000.00 10/16/2019 - \$2,500.00 10/23/2019 - \$1,500.00 11/06/2019 - \$335.00	\$10,335.00
Access Counseling 633 W 5th St #26001 Los Angeles, CA 90071	Credit Counseling	11/06/2019	\$50.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
 Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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Debtor 1 **Joey Ray Preston**

Case number (if known) **19-05887**

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Debtor	Brighthouse Financial. Account #: 3504. Number of shares: 6.0. Share value: \$243.78. Value: \$1,462.68	payment received: \$1,462.68 Fund used for attorney fees to Skinner Law Firm.	11/01/2019
Self			
Richard Kay Super Store Automotive 1935 Pearman Dairy Rd Anderson, SC 29625 dealership	2001 Mercedes Eclass - \$1,500.00 2008 Jeep Grand Cherokee - \$2,000.00 Trade-in value: \$3,500.00	Down payment towards 2019 Buick Encore (son's car)	8/13/2019
Betty Preston (deceased)  mother	Life Insurance Policy cashout	\$4,580.50 Funds used towards attorney fees	10/3/2016
Thomas and Elizabeth Newsom East King Street King, NC 27021  None	East King Street over existing roadway	Deed of Easement See attachment.	04/16/2019

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Debtor 1 **Joey Ray Preston**Case number (if known) **19-05887**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☒ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
John Preston 2835 Old Williamston Road Anderson, SC 29621	INTL, FC Stone Financial. Sandlapper Sec	INTL, FC Stone Financial. Sandlapper Securities, LLC. Brokerage account. Account #: 6527. Son's account, John Preston	\$462.12

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Debtor 1 Joey Ray Preston

Case number (if known) 19-05887

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed EIN:      From-To
Preston Consulting, LLC PO Box 2337 Anderson, SC 29622	consulting service  Gina R Smith 111 Clement Road Belton, SC 29627	45-0995662  03/24/2011 - 11/01/2019

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Joey Ray Preston

Joey Ray Preston  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date December 10, 2019

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF SOUTH CAROLINA**

IN RE:

Joey Ray Preston,,

Debtor(s)

Case Number 19-05887-hb  
Chapter 7

**CERTIFICATE OF MAILING**

The undersigned hereby certifies that she is the paralegal to the attorney for the Debtor in the within matter and that the within Amendment was served upon the Trustee and applicable creditors by depositing a copy of same in the United States Mail, with sufficient postage annexed thereto, addressed as follows:

John K. Fort  
Chapter 7 Trustee  
Post Office Box 789  
Drayton, SC 29333

Office of US Trustee  
Strom Thurmond Building  
1835 Assembly Street, Ste. 953  
Columbia, SC 29201

Joey R. Preston  
2835 Old Williamston Road  
Anderson, SC 29621

Date: December 10, 2019

/s/ Candice M. McLaren  
Candice M. McLaren, Paralegal  
SKINNER LAW FIRM, LLC  
300 North Main Street, Suite 201  
Greenville, SC 29601  
(864) 232-2007 [Telephone]  
(864) 232-8496 [Facsimile]